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July 21, 2005

DOCKET NO.: NC207196

(9014.021)

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In re:

U.S. Serial No. 10/085,937

Inventor: Petri Hyyppa

Title: Electronic Transactions

Enclosed please find:

Amendment and Response Pursuant to 37 C.F.R. 1.114;

Request for Continued Examination; and

Return post card

The Commissioner is hereby authorized to charge payment of the following fees associated with this communication, or credit any overpayment, to Deposit Account No. 50-2032. A duplicate copy of this sheet is enclosed.

Any additional filing fees required under 37 CFR 1.16

Any patent application processing fees under 37 CFR 1.17

Respectfully submitted,

Attorney for Applicant